

<b>Notice of References Cited</b>		Application/Control No.	Applicant(s)/Patent Under Reexamination PHILLIPS ET AL.	
		Examiner Salvatore Cangialosi	Art Unit 3621	Page 1 of 1

**U.S. PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-6,722,986 b1	04-2004	Lyons et al.	713/176
	B	US-			
	C	US-			
	D	US-			
	E	US-			
	F	US-			
	G	US-			
	H	US-			
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

**FOREIGN PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
	N	AU 98 91344	05-1999	Australia	Parsons	
	O					
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	R					
	S					
	T					

**NON-PATENT DOCUMENTS**

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	"Treasury plan may alter EFT processing: Directive would require use of Message Authentication Procedure by 1988", Ferris, American Banker(10/1/1984) page 1
	V	
	W	
	X	

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.